

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Andre Fredrick Gates

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3280 Knight Trails Circle
Apt 309
Memphis, TN 38115

(2)

PLAN PAYMENT:

Debtor(1) shall pay \$ 58.00 ☒ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☒ PAYROLL DEDUCTION From: Millstone Medical Outsourcing
580 Commerce Drive
Fall River, MA 02720

OR () DIRECT PAY

Debtor(2) shall pay \$ ☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☐ PAYROLL DEDUCTION From: OR () DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

TN DHS -Child Support
Enforcement/Disbursement
Unit, Recipient: Dorothy
Wilson (address unknown)

Paid by: ☐ Debtor(s) directly ☒ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins Not included in Plan. Debtor to
continue paying by wage assignment

\$ 0.00

Approximate arrearage: \$45,251.00

5. PRIORITY CLAIMS:

-NONE-

Amount

\$

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None

ongoing payment begins

\$

Approximate arrearage:

Interest

\$

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

Bridgcrest Credit Co

Value of Collateral:

\$ 6,150.00

Rate of Interest

7.25%

Monthly Plan Payment:

\$123.00

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

Value of Collateral:

Rate of Interest

Monthly Plan Payment:

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**-NONE-**

Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
Cinnamon Trails Apartments	591.18	0.00	\$10.00

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

None

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Not provided for

OR☐

General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**-NONE-****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$14,670.00****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**☐

%, OR,

☒

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Cinnamon Trails Apartments: Debtor's residential Lease which expires in 2021

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Assumes

OR☐

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Wilson Newell

Wilson Newell, TN 034031

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date September 12, 2019